

Appln. No.: 09/728,152
Amendment Dated: October 8, 2007
Reply to Office Action dated August 9, 2007

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:	Date: October 8, 2007
Applicant : Michael H. Gilbert	Attorney Docket : F-120
Application No. : 09/728,152	Customer No. : 00919
Filed : December 1, 2000	Confirmation No. : 4441
Examiner : Stefanos Karmis	Group Art Unit : 3691
Title : METHOD AND SYSTEM FOR VERTICAL MESSAGING, BILLING AND PAYMENT SERVICES	

AMENDMENT AFTER FINAL

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the August 9, 2007, Final Rejection please amend the above-identified patent application as follows:

- **Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.
 - **Remarks/Arguments** begin on page 5 of this paper.
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